

## ABSTRACT

A system and method is disclosed for controlling online purchases using an online account. A buyer (e.g., a parent) initializes a prepaid card and online account for a shopper (e.g., a child) online at a clearinghouse server computer located on the Internet. The buyer sets up an account balance for the online account, using the buyer's credit card or bank account. Internet access restrictions are preset by virtual of the theme of the card purchased or programmed by the buyer and the clearinghouse server computer into the online account. The access restrictions are set by using at least one of a theme list, a theme list CD, a customized website list, and an access code. A shopper then receives the prepaid card from the buyer in the form of a gift certificate or equivalent for spending on the Internet, but the shopper may access only the websites allowed by the account and set by the buyer. The Internet websites requested by a shopper are accessed through the clearinghouse server computer or directly with the theme list CD, which approves or disapproves access to the requested Internet website. If the shopper is granted access to the requested Internet website, the shopper may purchase items at the website, and the clearinghouse server computer tracks the account balance of the online account. The clearinghouse server computer optionally may debit the buyer's credit card or bank account if set up by the buyer. Thus, a real world control of access is given to buyers (e.g., parents) over shoppers (e.g., children) that may access undesired Internet websites that sell goods to the shoppers but are paid for by the buyers.